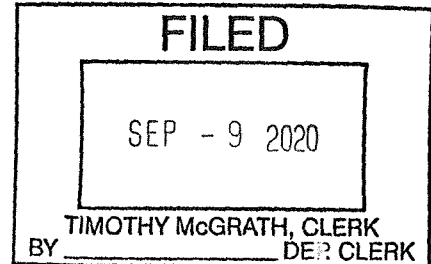


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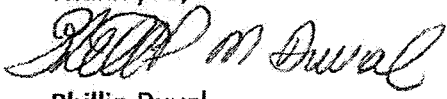
To whom it may concern:



This letter is to verify that I, Phillip Duval contribute \$1000.00 (one thousand dollars) per month to the household expenses for Helen Baron. This amount includes partial mortgage payment and utilities.

If you have, any further questions please feel free to contact me.

Thank you,

  
Phillip Duval